

**United States Bankruptcy Court  
Western District of Tennessee**

In re **Robert Duane Beggs  
Kristen Parker Beggs**

Debtor(s)

Case No. **06-20696**  
Chapter **7**

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
 

For legal services, I have agreed to accept_____	\$	<b>576.00</b>
Prior to the filing of this statement I have received_____	\$	<b>576.00</b>
Balance Due_____	\$	<b>0.00</b>
2. \$ **299.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:
 

☒ Debtor      ☐ Other (specify):
4. The source of compensation to be paid to me is:
 

☒ Debtor      ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. [Other provisions as needed]
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **June 21, 2006**

**/s/ Herbert D. Hurst  
Herbert D. Hurst 018721  
Hurst Law Firm, PA  
P.O. Box 41497  
Memphis, TN 38174-1497  
901-725-1000 Fax: 901-725-4700**

Form B6A  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs** Case No. **06-20696**

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	---	------------------------------------	--	-------------------------

None

0 continuation sheets attached to the Schedule of Real Property

Sub-Total > 0.00 (Total of this page)

Total > 0.00

(Report also on Summary of Schedules)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b> <b>Location: In Debtors' Possession</b>	<b>J</b>	<b>1.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking account</b> <b>Location: Bank of America in Memphis, TN</b>	<b>J</b>	<b>13.00</b>
		<b>Savings account (overdrawn)</b> <b>Location: Bank of America in Memphis, TN</b>	<b>J</b>	<b>0.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods</b> <b>Location: In Debtors' Possession</b>	<b>J</b>	<b>750.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Clothing</b> <b>Location: In Debtors' Possession</b>	<b>J</b>	<b>200.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			

Sub-Total > **964.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

Form B6B  
(10/05)In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE B. PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1993 Volvo 940 Automobile Location: In Debtors' Possession</b>	<b>J</b>	<b>1,500.00</b>
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total >	<b>1,500.00</b>
(Total of this page)	

Total >	<b>2,464.00</b>
---------	-----------------

(Report also on Summary of Schedules)

Sheet **2** of **2** continuation sheets attached  
to the Schedule of Personal Property

Form B6C  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$125,000.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Cash on Hand</u></b>			
<b>Cash</b>	<b>Tenn. Code Ann. § 26-2-103</b>	<b>1.00</b>	<b>1.00</b>
<b>Location: In Debtors' Possession</b>			
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>Checking account</b>	<b>Tenn. Code Ann. § 26-2-103</b>	<b>13.00</b>	<b>13.00</b>
<b>Location: Bank of America in Memphis, TN</b>			
<b><u>Household Goods and Furnishings</u></b>			
<b>Household Goods</b>	<b>Tenn. Code Ann. § 26-2-103</b>	<b>750.00</b>	<b>750.00</b>
<b>Location: In Debtors' Possession</b>			
<b><u>Wearing Apparel</u></b>			
<b>Clothing</b>	<b>Tenn. Code Ann. § 26-2-104</b>	<b>200.00</b>	<b>200.00</b>
<b>Location: In Debtors' Possession</b>			
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b>			
<b>1993 Volvo 940 Automobile</b>	<b>Tenn. Code Ann. § 26-2-103</b>	<b>1,500.00</b>	<b>1,500.00</b>
<b>Location: In Debtors' Possession</b>			

Form B6D  
(10/05)In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H W J C					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					

0 continuation sheets attached

Subtotal  
(Total of this page)

Total  
(Report on Summary of Schedules)

**0.00**

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. 06-20696

Debtors

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☒ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.



Form B6E - Cont.  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Domestic Support Obligations**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					
Account No. <b>429376052</b>  <b>State of Colorado Child Support Child Support Enforcement Unit 30 East Pikes Pk. Ave., Ste. 203 Colorado Springs, CO 80903</b>		<b>J</b>	<b>This debt was not incurred within the last (3) three months.  child support arrears</b>				<b>1,700.00</b>	<b>1,700.00</b>
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							<b>1,700.00</b>	<b>1,700.00</b>

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Form B6E - Cont.  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors

**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D , W I F E , J O I N T , O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	A M O U N T E N T I T L E D T O P R I O R I T Y
Account No. <b>7648</b>  <b>United States Treasury POB 1107 Special Procedures Staff Nashville, TN 37202</b>		<b>J</b>	<b>2003, This debt was not incurred within the last (3) three months.  Federal Income Taxes</b>				<b>5,000.00</b>	<b>5,000.00</b>
Account No.								
Account No.								
Account No.								
Account No.								
Account No.								
Subtotal (Total of this page)							<b>5,000.00</b>	<b>5,000.00</b>
Total (Report on Summary of Schedules)							<b>6,700.00</b>	<b>6,700.00</b>

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Form B6F  
(10/05)In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. §112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>2558093</b>  <b>Affiliated Financial</b> <b>4651 Sheridan Street</b> <b>Hollywood, FL 33021</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Services</b>				<b>43.00</b>
Account No. <b>5473</b>  <b>AIU Online</b> <b>5550 Prairie Stone Parkway</b> <b>Schaumburg, IL 60192</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Services</b>				<b>958.00</b>
Account No. <b>VT1851</b>  <b>Alliance One</b> <b>1160 Centre Point Drive Suite 1</b> <b>Saint Paul, MN 55120</b>		<b>Notice Only</b>  <b>J</b>				<b>0.00</b>
Account No. <b>8950</b>  <b>Allied Interstate</b> <b>3000 Corporate Exchange Drive</b> <b>5th Floor</b> <b>Columbus, OH 43231</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Services</b>				<b>262.00</b>
Subtotal (Total of this page)						<b>1,263.00</b>

15 continuation sheets attached

Form B6F - Cont.  
(10/05)In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 25563565	J		Notice Only				0.00
AMO Recoveries 215 2nd St. NW Cleveland, TN 37311							
Account No. 25563565	X J		This debt was not incurred within the last (3) three months. Unsecured (General) Deficiency				9,375.00
AMO Recoveries 215 2nd St. NW Cleveland, TN 37311							
Account No. 0045136750	J		This debt was not incurred within the last (3) three months. Unsecured (General) Credit Card Purchases				73.00
AmSouth POB 11407 Birmingham, AL 35246-0019							
Account No. 003789825833	J		Unsecured (General)				381.95
Bank of America, N.A. POB 25118 Tampa, FL 33622-5118							
Account No. 0201	J		This debt was not incurred within the last (3) three months. Unsecured (General)				223.09
Baptist Hospital 6019 Walnut Grove Rd. Memphis, TN 38120							
Sheet no. 1 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							10,053.04

Form B6F - Cont.  
(10/05)In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>05-091823-29182016520-00</b>  <b>Blockbuster</b> <b>c/o Credit Protection Assoc., LP</b> <b>13355 Noel Rd.</b> <b>Dallas, TX 75240</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Credit Card Purchases</b>				<b>20.00</b>
Account No. <b>103800 2001 902692504</b>  <b>Blue Cross Blue Shield Ins.</b> <b>1784 Brown Cove</b> <b>Memphis, TN 38107</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Services</b>				<b>1,834.36</b>
Account No. <b>HX6545</b>  <b>Boyajian Law Offices</b> <b>201 Route 17 North, 5th Floor</b> <b>Rutherford, NJ 07070</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>NSF Check</b> <b>J</b>				<b>45.00</b>
Account No. <b>205585</b>  <b>Cash Depot of TN</b> <b>6569 Winchester Rd.</b> <b>104</b> <b>Memphis, TN 38115</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J</b>				<b>110.00</b>
Account No. <b>1011</b>  <b>CBSI</b> <b>550 Greensboro Ave.</b> <b>Tuscaloosa, AL 35401</b>		<b>Notice Only</b> <b>J</b>				<b>0.00</b>
Sheet no. <b>2</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>2,009.36</b>

Form B6F - Cont.  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 1396		J	This debt was not incurred within the last (3) three months. Unsecured (General) Services				525.00
Certegy P.O. Box 30046 Tampa, FL 33630							
Account No. 7884		J	This debt was not incurred within the last (3) three months. Unsecured (General) Credit Card Purchases				5,195.00
Account No. 06711906-001-06		J	Unsecured (General)				409.32
Cingular Wireless PO Box 30523 Tampa, FL 33630							
Account No. (2027) (R3-009472011)		J	This debt was not incurred within the last (3) three months. Unsecured (General)				60.49
Circle K c/o United Compucred Collections, Inc. POB 633426 Cincinnati, OH 45263-3426							
Account No. 9104		J	This debt was not incurred within the last (3) three months. Unsecured (General) Credit Card Purchases				1,950.00
Citicorp Credit Services 14700 Citicorp Drive Hagerstown, MD 21742							
Sheet no. 3 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							8,139.81
Subtotal (Total of this page)							

Form B6F - Cont.  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 3060		J	This debt was not incurred within the last (3) three months. Unsecured (General) Overdraft				43.00
Clear Check Inc. POB 27087 Greenville, SC 29616							
Account No. 2421		J	This debt was not incurred within the last (3) three months. Unsecured (General) Services				94.00
CMI 4200 International Pkwy Carrollton, TX 75007-1906							
Account No. 6273		J	This debt was not incurred within the last (3) three months. Unsecured (General) Credit Card Purchases				184.00
Credit Collection Services 94 Wells Ave. Newton, MA 02159							
Account No.		J	Notice Only				0.00
Credit Protection Association 13355 Noel Rd. Dallas, TX 75240							
Account No. 056490		J	This debt was not incurred within the last (3) three months. Unsecured (General)				167.22
Cresthaven Internal Medicine 6799 Great Oaks Suite 250 Germantown, TN 38138							
Sheet no. 4 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							488.22
Subtotal (Total of this page)							

Form B6F - Cont.  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>3670</b>		<b>Notice Only</b>				
<b>Crye Leike Property Management c/o L.E. Baer, Atty. 100 N. Main Bldg. Suite 25 Memphis, TN 38103</b>	<b>J</b>					<b>0.00</b>
Account No. <b>3670</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General) Services</b>				
<b>Crye Leike Property Management 6525 Quail Hollow Rd. Ste. 110 Memphis, TN 38120</b>	<b>J</b>					<b>1,390.00</b>
Account No. <b>6053-00M</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General) Services</b>				
<b>Dennis Sossaman 262 German Oak Drive Cordova, TN 38018</b>	<b>J</b>					<b>638.00</b>
Account No. <b>5091</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General) Credit Card Purchases</b>				
<b>Dillard National Bank P. O. Box 52067 Phoenix, AZ 85072-2067</b>	<b>J</b>					<b>407.00</b>
Account No.		<b>Notice Only</b>				
<b>DirecTV c/o Riddle &amp; Associates POB 1187 Sandy, UT 84091-1187</b>	<b>J</b>					<b>0.00</b>
Sheet no. <b>5</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>2,435.00</b>



Form B6F - Cont.  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4813</b>  <b>DirecTV</b> <b>POB 31621</b> <b>Tampa, FL 33631-3621</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b>				<b>86.35</b>
Account No. <b>93728</b>  <b>Dixie Furniture</b> <b>2001 S. Main</b> <b>Stuggart, AR 72160</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>Credit Card Purchases</b>				<b>725.00</b>
Account No. <b>247103511</b>  <b>Duckworth Pathology Group</b> <b>c/o Frost-Arnett Company</b> <b>POB 198988</b> <b>Nashville, TN 37219-8988</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b>				<b>35.86</b>
Account No.  <b>Educaid</b> <b>POB 13667</b> <b>Sacramento, CA 95853-3667</b>	<b>J</b>	<b>Notice Only</b>				<b>0.00</b>
Account No. <b>00036687257</b>  <b>Entergy</b> <b>LDEL-3A</b> <b>P. O. Box 6008</b> <b>New Orleans, LA 70174</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>Services</b>				<b>220.00</b>
Sheet no. <b>6</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,067.21</b>

Form B6F - Cont.  
(10/05)In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>2102013</b>  <b>First Collection Services</b> <b>10925 Otter Creek E. Blvd.</b> <b>Mabelvale, AR 72103</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Credit Card Purchases</b>				<b>489.00</b>
Account No. <b>130923</b>  <b>First National Bank</b> <b>POB 511</b> <b>De Witt, AR 72042</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Credit Card Purchases</b>				<b>2,063.00</b>
Account No. <b>130923</b>  <b>First National Bank of East Arkansas</b> <b>c/o</b> <b>Diversified Recovery Services</b> <b>POB 1357</b> <b>Cordova, TN 38088-1357</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Notice Only</b> <b>J</b>				<b>0.00</b>
Account No. <b>51046390</b>  <b>Forrest City Water Utility</b> <b>POB 816</b> <b>Forrest City, AR 72336-0816</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J</b>				<b>23.51</b>
Account No. <b>3932573</b>  <b>Francis J. Fenaughty, M.D. c/o</b> <b>Consolidated Recovery Systems, Inc.</b> <b>POB 1719</b> <b>Memphis, TN 38101-1719</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J</b>				<b>45.43</b>
Sheet no. <b>7</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>2,620.94</b>

Form B6F - Cont.  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4030-18-53-93</b>  <b>Gieco Direct One Gieco Plaza Bethesda, MD 20811-0001</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months. Unsecured (General)</b>				<b>5.79</b>
Account No. <b>1489354</b>  <b>Greenbrook Apartments 1400 Greenbrook Way Memphis, TN 38134</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months. Unsecured (General) Deficiency</b>				<b>3,413.00</b>
Account No. <b>20040601225946</b>  <b>Hyundai Motor Finance Company 10550 Talbert Ave. Fountain Valley, CA 92708</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months. Unsecured (General)</b>				<b>8,000.00</b>
Account No. <b>W6223778-BT-ST510-999</b>  <b>IC Systems Collection POB 64378 Saint Paul, MN 55164</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months. Unsecured (General) Credit Card Purchases</b>				<b>87.00</b>
Account No. <b>7648</b>  <b>J.H. McClain, DDS, PC 757 Brookhaven Circle Memphis, TN 38117</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months. Unsecured (General)</b>				<b>739.50</b>
Sheet no. <b>8</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal (Total of this page)</b>
						<b>12,245.29</b>

Form B6F - Cont.  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. <b>24005850-S</b>		J	This debt was not incurred within the last (3) three months. Unsecured (General) Credit Card Purchases				576.00	
JC Penney P.O. Box 981131 El Paso, TX 79998								
Account No.  Jean Fourny 553 N. Mendenhall #1 Memphis, TN 38117		J	Unsecured Apartment Rend				1,424.00	
Account No. <b>1832 Lindauer Rd. 72335</b>		J	This debt was not incurred within the last (3) three months. Unsecured (General) Deficiency				610.00	
JLA Properties 411 SFC 313 Forrest City, AR 72335								
Account No. <b>2002727</b>		J	This debt was not incurred within the last (3) three months. Unsecured (General) Services				45.00	
Kroger c/o Telecheck 5251 Westheimer Houston, TX 77056								
Account No. <b>9414</b>		J	This debt was not incurred within the last (3) three months. Unsecured (General) Credit Card Purchases				72.00	
Macy's FDSB 9111 Duke Blvd Mason, OH 45040								
Sheet no. <u>9</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	2,727.00

Form B6F - Cont.  
(10/05)In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>GER*25607399</b>	<b>J</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General)</b>				<b>105.00</b>
<b>Med-A.R.M., Inc. 8010 Stage Hills Blvd. Memphis, TN 38133</b>							
Account No. <b>13168</b>	<b>J</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General) Services</b>				<b>78.00</b>
<b>Memphis Area Association of Realtors 6393 Poplar Memphis, TN 38187</b>							
Account No. <b>00033-3916-1274-621</b>	<b>J</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General)</b>				<b>66.00</b>
<b>Memphis Light Gas and Water Division POB 388 Memphis, TN 38103</b>							
Account No. <b>00063-5671-1080-745</b>	<b>J</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General)</b>				<b>1,111.49</b>
<b>Memphis Light Gas and Water Division POB 388 Memphis, TN 38103</b>							
Account No. <b>5672</b>	<b>J</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General)</b>				<b>88.77</b>
<b>Methodist c/o CRS POB 1719 Memphis, TN 38101-1719</b>							
Sheet no. <u>10</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal (Total of this page)</b>
							<b>1,449.26</b>

Form B6F - Cont.  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors  
**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 8658	J		This debt was not incurred within the last (3) three months. Unsecured (General)				130.58
Methodist Healthcare POB 2279 Memphis, TN 38101							
Account No. 25607399	J		This debt was not incurred within the last (3) three months. Unsecured (General)				326.45
Methodist Lebonheur Healthcare POB 172117 Memphis, TN 38187-2117							
Account No. 24710351	J		This debt was not incurred within the last (3) three months. Unsecured (General)				267.00
Methodist Lebonheur Healthcare POB 172117 Memphis, TN 38187-2117							
Account No. BG5236	J		This debt was not incurred within the last (3) three months. Unsecured (General) Services				95.00
Mutual Collection Co. P.O. Box 11629 Memphis, TN 38111-0629							
Account No. 9104	J		Notice Only				0.00
National Financial Systems, Inc. POB 9041 Hicksville, NY 11802							
Sheet no. 11 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							819.03
Subtotal (Total of this page)							819.03

Form B6F - Cont.  
(10/05)In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>725091</b>	<b>J</b>	<b>Notice Only</b>				<b>0.00</b>
<b>NCC Business Services 3733 University Blvd. Suite 300 Jacksonville, FL 32217</b>						
Account No. <b>916171620, 494-4618</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months. Unsecured (Class 1)</b>				<b>1,106.00</b>
<b>Office of Prosecuting Attorney 915 N. Washington, Suite C POB 923 Forrest City, AR 72336</b>						
Account No. <b>2976</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months. Unsecured (General) Credit Card Purchases</b>				<b>651.00</b>
<b>Orchard Bank Bankcard Services POB 80083 Salinas, CA 93912-0083</b>						
Account No.	<b>J</b>	<b>Notice Only</b>				<b>0.00</b>
<b>RMA 2675 Breckinridge Blvd. Duluth, GA 30096</b>						
Account No. <b>1819</b>	<b>J</b>	<b>This debt was not incurred within the last (3) three months. Unsecured (General) Services</b>				<b>681.00</b>
<b>S &amp; S Recovery P.O. Box 34787-5739 Memphis, TN 38184-0787</b>						
Sheet no. <u>12</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>2,438.00</b>
Subtotal (Total of this page)						<b>2,438.00</b>

Form B6F - Cont.  
(10/05)In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>1398</b>  <b>SBC</b> <b>f/k/a Pacific Bell</b> <b>140 New Montgomery St.</b> <b>San Francisco, CA 94105-3705</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Services</b>				<b>600.00</b>
Account No. <b>5439</b>  <b>Sears</b> <b>National Bankruptcy 13 Center</b> <b>45 Congress St.</b> <b>Salem, MA 01970-5579</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Credit Card Purchases</b>				<b>547.00</b>
Account No. <b>8289</b>  <b>Sprint PCS</b> <b>P.O. Box 740602</b> <b>Cincinnati, OH 45274-0602</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Services</b>				<b>499.00</b>
Account No. <b>0888</b>  <b>SunTrust Bank</b> <b>6410 Poplar Ave.</b> <b>Memphis, TN 38119</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J</b>				<b>70.00</b>
Account No. <b>9405713231</b>  <b>Target</b> <b>Retailers National Bank</b> <b>POB 59231</b> <b>Minneapolis, MN 55459-0231</b>		<b>This debt was not incurred within the last (3) three months.</b> <b>Unsecured (General)</b> <b>J Credit Card Purchases</b>				<b>75.00</b>
Sheet no. <b>13</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>1,791.00</b>



Form B6F - Cont.  
(10/05)In re **Robert Duane Beggs,  
Kristen Parker Beggs**Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>CG88-9194-2572783</b>		<b>Notice Only</b>				
<b>Target c/o Stephen P. Lamb POB 1027 Beebe, AR 72012</b>	<b>J</b>					<b>0.00</b>
Account No. <b>8166</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General) Overdraft</b>				
<b>Telecheck POB 17390 Denver, CO 80217</b>	<b>J</b>					<b>75.00</b>
Account No. <b>5-02</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General) Services</b>				
<b>Time Warner 6555 Quince Road Suite 500 Memphis, TN 38119</b>	<b>J</b>					<b>125.00</b>
Account No. <b>0026</b>		<b>This debt was not incurred within the last (3) three months. Unsecured (General) Credit Card Purchases</b>				
<b>United Computer Credit 4190 Harrison Avenue Cincinnati, OH 45211</b>	<b>J</b>					<b>140.00</b>
Account No.		<b>Notice Only</b>				
<b>United States Attorney 200 Jefferson Ave. Suite 811 Memphis, TN 38103</b>	<b>J</b>					<b>0.00</b>
Sheet no. <b>14</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						<b>340.00</b>

Form B6F - Cont.  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>9113</b>  <b>US Bank</b> <b>PO Box 9487</b> <b>Minneapolis, MN 55440</b>	J	This debt was not incurred within the last (3) three months. <b>Unsecured (General)</b> <b>Credit Card Purchases</b>				2,546.00
Account No. <b>5806</b>  <b>Viterra</b> <b>7406 Fullerton Street, Suite 300</b> <b>Jacksonville, FL 32256</b>	J	This debt was not incurred within the last (3) three months. <b>Unsecured (General)</b> <b>Services</b>				70.00
Account No.  						
Account No.  						
Account No.  						
Sheet no. <b>15</b> of <b>15</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>2,616.00</b>
			Total (Report on Summary of Schedules)			<b>52,502.16</b>

Form B6G  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**Jean Fourmy  
553 N. Mendenhall, #1  
Memphis, TN 38117**

**residential lease  
1 year term  
no buy-out option  
rent: \$890.00 per month**

Form B6H  
(10/05)

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Case No. **06-20696**

Debtors

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Emmett D. Bell III 3950 Salgrass Memphis, TN 38125 Ex-Husband</b>	<b>AMO Recoveries 215 2nd St. NW Cleveland, TN 37311</b>
<b>Emmett D. Bell III 3950 Salgrass Memphis, TN 38125</b>	<b>AMO Recoveries 215 2nd St. NW Cleveland, TN 37311</b>

0 continuation sheets attached to Schedule of Codebtors

In re **Robert Duane Beggs**  
**Kristen Parker Beggs**Case No. **06-20696**

Debtor(s)

**SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Married</b>	RELATIONSHIP: <b>Son</b>	AGE: <b>9</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Installation Tech</b>	
Name of Employer	<b>South Central Communications Corporation</b>	<b>unemployed</b>
How long employed	<b>3 Months</b>	<b>9 Months</b>
Address of Employer	<b>POB 3848 1162 Mt. Auburn Road Evansville, IN 47736-3848</b>	

INCOME: (Estimate of average monthly income)

1. Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.)  
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>2,513.33</b>	\$ <b>0.00</b>
\$ <b>496.30</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>3,009.63</b>	\$ <b>0.00</b>
--------------------	----------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
b. Insurance  
c. Union dues  
d. Other (Specify): \_\_\_\_\_

\$ <b>430.19</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>430.19</b>	\$ <b>0.00</b>
------------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>2,579.44</b>	\$ <b>0.00</b>
--------------------	----------------

7. Regular income from operation of business or profession or farm. (Attach detailed statement)  
8. Income from real property  
9. Interest and dividends  
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.  
11. Social security or other government assistance (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

12. Pension or retirement income  
13. Other monthly income (Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>2,579.44</b>	\$ <b>0.00</b>
--------------------	----------------

16. TOTAL COMBINED MONTHLY INCOME: \$ **2,579.44**

(Report also on Summary of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**No expected changes.**

In re **Robert Duane Beggs**  
**Kristen Parker Beggs**

Case No. **06-20696**

Debtor(s)

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	890.00
a. Are real estate taxes included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		\$	300.00
a. Electricity and heating fuel		\$	0.00
b. Water and sewer		\$	80.00
c. Telephone		\$	105.00
d. Other	See Detailed Expense Attachment	\$	100.00
3. Home maintenance (repairs and upkeep)		\$	650.00
4. Food		\$	100.00
5. Clothing		\$	50.00
6. Laundry and dry cleaning		\$	400.00
7. Medical and dental expenses		\$	200.00
8. Transportation (not including car payments)		\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
10. Charitable contributions		\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	0.00
b. Life		\$	0.00
c. Health		\$	0.00
d. Auto		\$	128.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)			
a. Auto		\$	0.00
b. Other		\$	0.00
c. Other		\$	0.00
d. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	50.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other	Day Care	\$	200.00
Other		\$	0.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$	3,253.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:			
20. STATEMENT OF MONTHLY NET INCOME			
a.	Total monthly income from Line 16 of Schedule I	\$	2,579.44
b.	Total monthly expenses from Line 18 above	\$	3,253.00
c.	Monthly net income (a. minus b.)	\$	-673.56

In re **Robert Duane Beggs**  
**Kristen Parker Beggs**

Case No. **06-20696**

Debtor(s)

**SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>Dish Network</b>	<b>\$</b>	<b>60.00</b>
<b>Internet</b>	<b>\$</b>	<b>45.00</b>
<b>Total Other Utility Expenditures</b>	<b>\$</b>	<b>105.00</b>

**United States Bankruptcy Court**  
**Western District of Tennessee**

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Debtors

Case No. **06-20696**

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>0.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>2,464.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
E - Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>3</b>		<b>6,700.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>16</b>		<b>52,502.16</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>2,579.44</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>3,253.00</b>
Total Number of Sheets of ALL Schedules		<b>30</b>			
Total Assets			<b>2,464.00</b>		
Total Liabilities				<b>59,202.16</b>	



**United States Bankruptcy Court**  
**Western District of Tennessee**

In re **Robert Duane Beggs,  
Kristen Parker Beggs**

Debtors

Case No. **06-20696**

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)**  
**[Individual Debtors Only]**

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>1,700.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>5,000.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>958.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
<b>TOTAL</b>	<b>7,658.00</b>

**The foregoing information is for statistical purposes only under 28 U.S.C § 159.**

**United States Bankruptcy Court  
Western District of Tennessee**

In re **Robert Duane Beggs  
Kristen Parker Beggs**

Debtor(s)

Case No. **06-20696**  
Chapter **7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 32 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date June 21, 2006

Signature /s/ Robert Duane Beggs  
**Robert Duane Beggs**  
Debtor

Date June 21, 2006

Signature /s/ Kristen Parker Beggs  
**Kristen Parker Beggs**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court  
Western District of Tennessee**

In re **Robert Duane Beggs  
Kristen Parker Beggs**

Debtor(s)

Case No. **06-20696**  
Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None  
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>\$15,905.00</b>	<b>2005 Employment (H)</b>
<b>\$29,237.00</b>	<b>2004 Employment (J)</b>
<b>\$13,528.00</b>	<b>2006 Employment (H)</b>
<b>\$42,731.00</b>	<b>2005 Employment (W)</b>

**2. Income other than from employment or operation of business**None  
☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$4,125.00**

SOURCE  
**2005 Unemployment compensation**

**\$1,650.00**

**2006 Unemployment compensation (ended in Feb)**

**3. Payments to creditors**None  
☒

*Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

None  
☒

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF  
PAYMENTS/  
TRANSFERS

AMOUNT  
PAID OR  
VALUE OF  
TRANSFERS

AMOUNT STILL  
OWING

None  
☒

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND  
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL  
OWING

**4. Suits and administrative proceedings, executions, garnishments and attachments**None  
☒

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION

None  
☒

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF  
PROPERTY

**5. Repossessions, foreclosures and returns**None  
☐

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Honda Finance Services</b> <b>8601 McAlpine Park Drive, Ste. 230</b> <b>Charlotte, NC 28211</b>	<b>5/04</b>	<b>2002 Honda Accord, FMV: \$12,000.00</b>
<b>Gossett Motors</b> <b>1875 Covington Pike</b> <b>Memphis, TN 38128</b>	<b>8/04</b>	<b>2004 Hyundai Elantra, FMV: \$8,900.00</b>

**6. Assignments and receiverships**None  
☐

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

None  
☐

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	---	---------------	-----------------------------------

**7. Gifts**None  
☐

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	--------------------------------	--------------	-------------------------------

**8. Losses**None  
☐

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
<b>Pearls, Various Jewelry, Jewelry Boxes</b>	<b>Theft of property when apartment was broken into. No Insurance.</b>	<b>5/05</b>

**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>GreenPath Debt Solutions</b> <b>1616 East Main Street</b> <b>Suite 108</b> <b>Mesa, AZ 85203</b>	<b>1/17/06</b>	<b>\$50.00</b>
<b>Hurst Law Firm, PA</b> <b>P.O. Box 41497</b> <b>Memphis, TN 38174-1497</b>	<b>5/11/2006</b>	<b>\$576.00</b>

**10. Other transfers**

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	---

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
----------------------------------	---------------------------	---

**11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	---	---------------------------------------

**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
---	---	-------------------------------	---

**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
------------------------------	----------------	------------------

**14. Property held for another person**

- None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
---------------------------	-----------------------------------	----------------------

**15. Prior address of debtor**

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
6690 Quailbrook Cove Memphis, TN 38134	same	January 2004 - January 2005
1832 Lindauer Rd. Forrest City, AR 72335	same	11/03 - 12/04
8627 Sunnyvale St. S. Cordova, TN 38018	Kristen Bell	1999 - 6/04

**16. Spouses and Former Spouses**

- None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
-----------------------	---------------------------------------	----------------	-------------------

None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

**18 . Nature, location and name of business**

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	--	---------	--------------------	----------------------------

None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------



**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 21, 2006

Signature /s/ Robert Duane Beggs  
**Robert Duane Beggs**  
Debtor

Date June 21, 2006

Signature /s/ Kristen Parker Beggs  
**Kristen Parker Beggs**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
Western District of Tennessee**

In re **Robert Duane Beggs  
Kristen Parker Beggs**

Debtor(s)

Case No. **06-20696**  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- ☐ I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- ☒ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- ☒ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
<b>-NONE-</b>					

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
<b>residential lease 1 year term no buy-out option rent: \$890.00 per month</b>	<b>Jean Fourmy</b>	

Date **June 21, 2006**

Signature **/s/ Robert Duane Beggs**  
**Robert Duane Beggs**  
Debtor

Date **June 21, 2006**

Signature **/s/ Kristen Parker Beggs**  
**Kristen Parker Beggs**  
Joint Debtor